

FTC SENIOR ID THEFT WORKSHOP
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TRANSCRIPT
SEGMENT 4

JENNIFER LEACH: We appreciate you being here. We are going to talk a little bit today about outreach, and we've heard a lot today about lots of different kinds of identity theft, and in many of them, there's a theme, which is some kind of education would probably help, whether it's to avoid in the first place, whether it's to spot it once it's happened, or whether it's how to report it. So I think that, possibly, we all agree that some form of education in identity theft and other kind of fraud matters will help. Our purpose though, as a panel we've agreed, is to take a step back from that and really think about how do we educate older consumers in general, and then, with you all-- hopefully, you'll be awake and willing to participate-- towards the end, to figure out how can we apply that in an identity theft and fraud context.

I also want to say, we really want to talk about all older consumers. You know, in the most recent panel, we've been talking about vulnerable consumers, and we want to get there, but I really think we want to talk-- we want to think about all older people. We picked 65 as an age. Those of you who are older than 65 and don't feel old, I apologize. We just want to talk about older consumers in general, and we'll get to sort of defining that a little bit better.

One thing I'd like to ask first is who are you, because we'd sort of like to know who we're talking with. So if you could just put up your hands if you're from a federal agency. Oh, a lot of fed. OK, state local? Great. Legal services? Yay! Oh, one of you. Thank you. Private practice? Anybody other? Tell me an other. Who's an other? Market communications? Video? OK, great. Thank you very much for letting us know who is here.

Now I will tell you who we are. I am Jennifer Leach. I work in the Division of Consumer Business Education here in the FTC. To my left is Erin Van der Bellen from WUSA-9. She's investigative reporter-- producer. Sorry. Terry Keenan who does research at AARP. Andy Tuck who is with applied research and consulting, drove down from New York today. Thank you, Andy. Aaron Tax from SAGE and also representing the Diverse Elders Coalition, which is kind of the cool thing he can tell you about, and at the end, Elinor Ginzler, who is from the Jewish Council for the Aging of Greater Washington Center for Supportive Services. So that is who we are, and what we're hoping to do is have a conversation among ourselves and with you all today, and just to kick it off-- and we'll start down with Elinor and work our way back up-- everybody's going to just to give us a couple of minutes on what's the most important thing to you about reaching older consumers. What do you want us to know? What do you think is most important? Elinor.

ELINOR GINZLER: Three minutes, huh?

JENNIFER LEACH: Three minutes.

ELINOR GINZLER: I love it. That way I don't have to say everything, and it's OK. This is great. I was thinking about this on my metro ride in today, and what came to me as-- at least for this

moment-- a critical thinking piece was the adage, if you build it, they will come, is not true in this case, and so after way too many years, I'm going to have to do the math, actually. Hold on. Who can tell me 1988 to 2013. I'm so bad at math. 25 years ago-- thank you-- I started an elder abuse prevention and treatment program at the local level, and we were so surprised when people didn't come out of the woodwork to help-- you know, to be served by this wonderful band of incredibly passionate interdisciplinary team ready to, you know, whether it was shelter, whether it was psychiatric intervention, whether it was legal assistance, we had it all. And we, unfortunately, sat around for wait too long until we realized we built it, and they didn't come-- and, actually, this was probably before the movie. Could be an indicator there.

But, so my take away from that is reaching an older population with information that is so critically important is very hard to do, especially when that information isn't fun stuff. And so we all know that this is a culture in our country that admires youth, and we're trying to change it, but we haven't quite gotten it there, and here we are adding on a dimension of old people watch out because you're more likely to be a victim. If you have any denial of your own aging process in you, as soon as you start hearing messages like that, you're going to say change the channel, turn the page, change their station, and you don't want to know it. So it's a challenge, and I'll stop there and let us continue.

AARON TAX: Well, thanks very much for-- whoa, that's loud-- for the opportunity to be here today. So I thought what I would start off by doing is just talk about some of the unique barriers to successful aging faced by LGBT older adults, which in turn inform the types of messages that they are most receptive to and also the types of messengers they are most receptive to. And then later on, I can get into the details of what approaches we think work best. And many things I talk about will maybe surprise you in terms of stereotypes about LGBT older people that you might already-- you might hold. I think the first big thing that really impacts LGBT older adults and makes them more susceptible to identity theft is the social isolation that they face. So what does that mean? In our country, about 80% of caregiving is provided by family, yet LGBT older adults are twice as likely to be single and four times less likely to have kids. And if you think about your own families, whose taking care of your grandparents or your parents? I know in my family, it was my mom and my aunt always running up to New Jersey where our grandparents lived, and they were helping out my grandparents do this and that, taking care of their taxes, or taking care of financial issues, or whatnot. And of course, they helped each other. My grandmother was helping my grandfather and vice versa.

And for many of these couples, they're not even couples, first of all, so they don't have that support within their family unit, and they have no kids to help them out, and they're really reliant on social services or other programs, and for that, as you can imagine, they're particularly susceptible to any sort of financial scheme. You can layer on top of that the fact that many of these folks go back the closet as they get older, and people are kind of surprised by that. And the reason is this is a point in their life at which they're going to be-- they're most vulnerable. And many of them are thinking, well if I'm out to my caregiver, is this going to be the difference between me getting the support I need or not? And if I come out does that mean they're not going to feed me, or they're going to be afraid to bathe me, or so on and so forth. So we have many anecdotal stories of people going back into the closet as they age.

In addition to that, many of them are just starting out for a variety of reasons, as you can imagine, and their problem is when that's linked to any sort of financial scheme that's part and parcel to their sexual orientation, they might be afraid to be out about that. In addition to that, you can imagine transgender older adults who might have all sorts of other issues, which I get into later, which makes them more reluctant to come out as trans or transgender, and they are, therefore, less likely to report what's happening to them.

Layer on top of that a distrust of authority. Many of these folks grew up at the time when being gay or lesbian, gay, bisexual, or transgender really, was something to be ashamed of. It's something they didn't really talk about until 1973, until the American Psychological Association changed the definition of mental illness, it was considered a mental illness. They came of age during Stonewall. They saw, basically, sodomy not decriminalized until the early 2000's, so the very definition of their lifestyles was criminalized. It was still illegal to be gay in the military until just about two years ago. So this is a population that came of age during a time where they really grew to distrust the government, to distrust authority of any type, and you can imagine, because of that, again, they're still going to be kind of skeptical about messages they might hear from organizations or government agencies like the Federal Trade Commission about how they should be interacting with the outside world.

In addition to that, you pile on lower incomes in the general population, so therefore fewer resources, and less access to health insurance and health care. So you have all these factors kind of coming together, and I think, as a whole, it makes this population particularly vulnerable to identity theft, and I can get into the best ways to reach this population a little bit later as we continue the conversation.

ANDREW TUCK: I guess I'd like to offer two cautions that I see at the beginning of every project, not just working on seniors, but trying to reach any population, understand any population, and the first caution-- and I see my clients go through this all the time, and we go through it all the time-- this first problem would be the problem of received stereotypes. As soon as we start thinking about a group, instantly the stereotypes come from everywhere. They come from television, they come from movies, they come from novels, they come from our own experience. We instantly start thinking about that group as if they're some sort of unified type, as if that's what they are like. And, of course, I'm going to point out the obvious to you-- if we're going to talk about Gen Xers, or Millennials, or seniors, or the Silent Generation, or the G.I. generation, or-- god forbid-- Baby Boomers, we may have a stereotype that leaps to our head. 98% of the time, it's completely-- 98% of the time, it's completely wrong. That stereotype usually only applies to a tiny sliver, and those stereotypes are useful because they're provocative, and they get people thinking about a certain type that other people find attractive, or interesting, or dangerous, or whatever it might be, but it rarely captures the reality. So if we are going to be thinking about a huge group like seniors, the first thing we have to remind ourselves is to get over it and stop thinking about the stereotypes and realize it's an incredibly complex group. It's made up of so many different demographic and psychographic types. And so that's the first caution that I want put out there.

The second caution, I guess, would be the problem of non-rational drivers. We all like to think-- this is less true sometimes of small children and older seniors. We tend to like to think that most of us are extremely rational. Well, research indicates none of us are.

AARON TAX: We hardly ever make a rational decision. We do things because they're habitual. We do things because they make us feel good, and the only thing that I would say research with seniors tends to point out, they're a little more open about it. You know, I'm tired, so I want to go lie down now. You're irritating me, so I'm going to let you know. And so, you know, seniors, in a way, are the ideal research audience because they are pretty overt about their motives, and their behaviors, and the connection between their attitudes and behaviors. The rest of us are much more obscure, and tricky, and we try to fool ourselves all the time. But, again, I think one of the biggest mistakes people often make when they go into a communications program is to tell people what they think they ought to know and what they ought to do. And, again, to point out the obvious, very few of us rarely, if ever, do what we should do. We do we want to do. And, again, that would be my caution, and then we'll talk about how to apply it to this situations as we move along.

TERESA A. KEENAN: Well, we heard the S word, right? The senior word. And Jennifer let you all know that I'm coming from AARP, so we don't use the senior word where I work. We say midlife and older adults. Which, for those of you in the audience that are less than 65, you know who I mean. I'm not going to make anybody stand. I do that in other venues, but I won't do that here today. You'll thank me.

But Jennifer asked us before we spoke today to think about something that we could say in three to five minutes. And what I thought about is a reminder that I tend to give my colleagues before-- like Andrew was saying-- before you start a research project. I tell my colleagues, whether you're talking about identity theft, which most of you are very concerned about here, or you're talking about physical activity that I've spent a lot of time on, or you're talking about the Affordable Care Act, healthcare reform, caregiving, any one of those issues.

Those are issues that individuals who are working in those areas are passionate about. You're passionate about, you can cite statistics, you're in the game.

And you're going out to people that have all kinds of other things going on in their lives. They have caregiving responsibilities, especially if you're talking about midlife and older adults who are over 50 who might have kids at home, going to college. Maybe they're in a second marriage and they have even younger children. Happens.

They have older parents that are in the process of looking for assisted living facilities. And you're talking to them about identity theft and all these issues that you need to be concerned about and it's just a lot of noise. It's a lot of noise.

And you're saying, but this is incredibly important. Don't these people understand how important this is? And the thing is, we do. We understand how important it is.

But if you're like I am at AARP, my job is to try to get through the noise. Break through the noise, all those messages that are out there. And, frankly, I say it's got even worse with technology because we all have our smartphones and our iPads and everything else to distract us from other things we should be doing, like saving money for retirement. Which I'm not doing right now, but I should be doing.

So how do we break through that noise? So I thought about that as being the gentle reminder. But then I thought, Jennifer would kill me if I came up here and I just said that. So--

SPEAKER 1: What's the answer?

TERESA A. KEENAN: What's the answer? What do we do? So I have a good example. I have a good example. And this was something that comes from sort of the business world.

And I was watching CBS Evening News.

ERIN VAN DER BELLEN: Yay.

TERESA A. KEENAN: Over 50.

TERESA A. KEENAN: Over 50, I watch the CBS-- I love it. I love it. CBS Evening News. And there was a commercial. And it comes on. And there's a woman, older woman, and she says something in Spanish.

And I look at my husband and I said, did you change the channel? Because he speaks Spanish. No, he didn't change the channel.

So it's this grandmother. And she's saying something about laundry detergent. And I thought, well, what is this? Because this is the CBS Evening News? It's a commercial after the CBS-- but it's for Tide.

And it's the grandmother. And the grandmother is saying something about how she wants to keep her whites white and she wants to make sure her colors don't run and all those other sorts of things. And then you have the granddaughter, who's bilingual, who says, my grandmother said she wants to keep her whites white and she wants to make sure that her colors don't run. Or something to that effect.

That caught my attention. I stopped thinking about what I had to do for dinner. I stopped thinking about what I had to do the next day at work. It caught my attention because it got through the noise. It's just one example.

But that's what we need to do if we're going to translate our passion for certain issues into actions that individuals can take. So that's just my gentle reminder.

ERIN VAN DER BELLEN: Hello. Couple of things that are sort related to what these guys were talking about. To reach any audience, what, in general, I think the media is generally looking for

is a compelling story. And to have a compelling story it can't just be the reporter tracking with beautiful graphics.

So whenever someone is pitching a story to me-- great idea, whatever the topic is, identity theft. And who's my victim? Who's my Mrs. Magillicutty? Because I need the little old lady going, this is what happened to me.

So challenge number one that I always get from the other side is who's Mrs. Magillicutty? I need the victim. And the flip side to that is a lot of times when people are pitching stories it may be a great idea, but older Americans are sometimes-- or what am I supposed to call them?

TERESA A. KEENAN: Midlife older adults.

ERIN VAN DER BELLEN: Midlife older adults.

TERESA A. KEENAN: Thank you.

ERIN VAN DER BELLEN: --are hesitant to go on camera because they're embarrassed about what has happened to them. And it's not just older Americans. It's hard to get people to talk when they feel embarrassed or foolish. So that's one problem I think our industry faces.

The other thing is habits. Habits. Habits. I may have the best, most compelling story that has ever been produced. But if my grandmother has watched Channel 4 for 20 years, guess what? She goes to sleep with the Channel 4 and she wakes up with Channel 4. So habits play a very big part in our industry and going from number one to number four, number four to number one.

Another habit that I know my parents do is they routinely mute the television, especially during ads. So we are always producing stories to-- if you have the television muted and you see something, it has to be visually compelling so you'll go, wait, wait. Turn that up. What's going on on Channel 9?

And the sort of fourth thing is our industry is moving towards this. It still amazes me that anyone sits down at five o'clock or six o'clock or seven o'clock to watch the news. It boggles my mind that anyone does that.

ERIN VAN DER BELLEN: Really. Really.

ELINOR GINZLER: I love to sit down at seven o'clock and watch the news.

ERIN VAN DER BELLEN: Really?

ELINOR GINZLER: With a glass of wine.

ERIN VAN DER BELLEN: Well, there you.

SPEAKER 2: It's a good habit.

ELINOR GINZLER: It's a good habit. Yeah.

ERIN VAN DER BELLEN: So--

ELINOR GINZLER: Very good.

ERIN VAN DER BELLEN: I think it's interesting that our industry is sort of pushing towards getting your news whenever you want it. But on the flip side, there's a whole audience that will sit down at seven o'clock and watch your news. So you kind of have to have it both ways.

JENNIFER LEACH: Mmhmm. Well, I'm going to give you my one thing because I have a microphone and I can.

JENNIFER LEACH: My one thing is it's really-- Carolyn has heard me tell this lot of times. It's the n of one. And it's related to what Andy has talked about.

People tend to generalize on their own experience. So if my parents had this particular experience, I think all parents have that particular experience.

It's the same with kids. When we did kids campaign-- well, my 10-year-old plays this long on the video games, so probably all of them do. We all do that because it's our experience. But exactly what Andy said, you sort of have to get over it and pull back and realize that while my dad doesn't have diminished capacity, there are others who do. And so we need to address all of those people and not just build things based on our own personal experience.

So I'm going to start throwing some questions around. And we've all agreed that we will start with somebody and I will name them. But then people can just jump in and talk because we just think it's more interesting.

So I'm starting with Andy, actually, and going back to sort of defining the audience. So who are older people? Does it actually matter? And why or why not?

ANDREW TUCK: People always like to use demographic characteristics. Well, particularly in your business, in television.

TERESA A. KEENAN: Absolutely.

ANDREW TUCK: Television, my God.

TERESA A. KEENAN: 18 to 25.

ANDREW TUCK: Age. And what's interesting about that is, of course, age is not the reason why anybody does anything. It's correlative. It's not causal. So our behaviors do correlate with age ranges, but there's tremendous variation out there.

So we think there's something much more important than age if you want to understand someone. And that's what we generally call life stage in a lot of our work. Now life stage has built many, many different variables.

So as we are talking about not young kids, we're talking about people midlife and older, well, one of the most important things that drives life stage we've noticed is the age of your children.

TERESA A. KEENAN: Mmhmm.

ANDREW TUCK: Tremendous indicator of how active you are, what you're doing, what the pressures are that you're dealing with. It's one of the things that determines stage of life.

Obviously, physical health is a very important driver of life stage and the degree of activity. But we often find that what matters-- and the reason why life stage perhaps is more important than chronological age-- it's that it's what drives self identity. It's the way you view yourself. It's the way you think of yourself.

And if you want to communicate with somebody, you're not communicating to an age range. You're communicating to somebody's identity. It's the way I want to think about myself.

So you can put images up there and you can put terms up there that seniors or who's a good target for this kind of scam or who's a likely target for this kind of fraudulent activity. The reality is the person won't think it indicates them at all unless they say, that's me.

Oh, this is something that takes place in the weight room at the gym? Oh, this is me. This is something that I need to be involved, regardless of the individual's age.

So again, I guess at the moment I have no solutions. I only seem to have cautions.

ANDREW TUCK: But there is this problem we can easily fall into where we just basically think that age is what matters. And in a lot of our research with most age groups, age is the least important driver of attitude and behavior. It's the self identity, the way they think about themselves.

TERESA A. KEENAN: Yeah. And I was just going to add to that. I think it's really more about your idealized age. Because I realized when I describe myself, I say that I have brown hair.

TERESA A. KEENAN: And that's what happens. People laugh. Because, in fact, at one point in my life I had brown hair. And maybe I still do certain days of the month or whenever I've dyed it or whatever I've done to it. But really, I have sort of salt and pepper hair if I'm in a particular mood, or I have graying hair.

So it's an idealized view. So if I was going to be looking at an ad or I was going to be looking at something that WUSA 9, it has to reflect me as I think I am.

So that gets a little bit tricky as well. It's not just somebody who's of my age with these characteristics, but how see myself.

ELINOR GINZLER: And I hope we all know-- I don't know how many people here do-- but if you don't, this would be what you would learn from this whole day. In general, people think old is 10 years older than what they are. Does not matter what they are. Old is 10 years older.

60-year-olds think 70 is old. 80-year-olds think 90 is old. 90-year-olds say, I'm not old. He's old. He's 100.

ELINOR GINZLER: It's real It's not-- you're laughing. It's hysterical. It's the truth. So that's going to be factoring into how are you going to be successfully sending messages to a 65-year-old who does not think they're old, 75-year-olds are old. And a 75-year-old who does not think they're old.

And meanwhile, it really is what stage you're at, not what your age is.

JENNIFER LEACH: So Elinor, just sort of building on that. We're talking about how to get messages in front of people, how to get them to pay attention to your message, how do you get them to do anything about them.

ELINOR GINZLER: Mmhmm.

JENNIFER LEACH: But the other question I have just for the group to think about too is, how do we let them know it's for them? Because so far we're talking about if you do this. If you go to the weight room, whatever, this is for you.

It doesn't particularly work to say, if you're an older consumer, this is for you because you've just said, that's somebody 10 years older than I am.

ELINOR GINZLER: Mmhmm.

JENNIFER LEACH: So thinking about the sort of messaging part of this, what do we do?

ELINOR GINZLER: Well, I have several ideas, none of which are cheap. That's the truth. How do you break through the clutter? You spend a gazillion dollars. And none of us have that. Well, somebody does. But none of us do in this kind of work.

Or you find a cheaper way to do with those people who have a gazillion dollars do. And that is that you cross every-- you reach intentionally as many different entry points as you possibly can. You are well-advised to not just address the person who is the end recipient of your message, but the influencers of that end recipient.

I've heard of successful public education campaigns on various topics that targeted beauticians in what I still call the beauty parlor. But that just tells you how old I am. Hair salons.

Because there was a light bulb that went off in people's heads saying, we want to reach women. We want to reach women who have certain characteristics. They did their segmentation and figured out what stage they were in. They went to the beauty parlor every Saturday. And they figured out, my God, that's who the messenger can be.

So it's that kind of thinking of not just who you need to get the message, but who might that person also be in contact with. And I know we're going to talk about sort of what works and what doesn't work. And I know we'll do more of this later. But I do want to actually just differentiate.

I think there is two different aspects to, in a public education-- well, to an effort to address the issue, for example, of senior identity theft. One is simply raising awareness. And the other, and this is the harder one, is to get somebody to do something about it.

So keep that in mind when you're doing your work and designing. And I know we'll talk about campaigns. Because what you do to get people to recognize this is happening out there is not the same as what you do to get somebody to say, oh, I need to do X, Y, and Z. They are two different pathways.

JENNIFER LEACH: OK. So Terry, what about the health sector? I think when we were putting this panel together we thought, who has to give bad news to people all the time? Or educate people on things they just may not want to know that much about?

It's like, the health people know a lot about that. Let's ask them. So we got Terry to come in and talk about experiences from there.

TERESA A. KEENAN: I'm happy to be here. Happy to be here. And we at AARP work on a lot of different issues that have to do with health.

So for a number of years, I've worked in the area of physical activity. And what we learned from all the work that we'd done on physical activity was that, frankly, everybody knows what they're supposed to be doing. They can cite chapter and verse, 30 minutes, how many days a week, moderate exercise, vigorous exercise. They know it cold.

But if you say, well, are you doing it? We all know the answer to that. No, probably not. Or only sporadically. Or when I have time, when I'm not taking care of my kids and taking care of my elder parents and all those other issues that I mentioned before.

But several years ago, we started a campaign. And we're here at headquarters in Washington, DC, and we think we're very bright.

So we had a number of suggestions for a campaign. And one was it's that little voice inside your head that says, keep going. And there were several more. It's that little voice inside your head that says, you can lift those weights.

And Elinor may be laughing down at the end of the table if she remembers this. But we thought this was fabulous. And any of you-- some of you are laughing because I know you're involved in

focus groups. You go around the country, you go to Birmingham, you go to Little Rock, this doesn't sell.

They're like, well, the person, I'm sorry to say, has some sort of a problem.

TERESA A. KEENAN: A mild cognitive impairment. Or there's some sort of issue there. And that was the reaction we got. But we went with our great minds and we said, this has got to be fabulous.

Well, what we end up was actually fabulous? The thing that was fabulous was walking. Who knew?

Now I will go on to say that there are other companies that have used that little voice inside your head. You've probably seen those because they're selling sneakers or they're selling sports equipment or they're selling something for an audience that, frankly, was not ours.

Our audience was those people over 50 that probably hadn't been physically active for a long time. They're not the people out running marathons, triathlons, and whatnot.

So one of the big takeaways, the first takeaway, was to get out of this sort of DC mindset. Now some of the more recent work we've done has to do with the Affordable Care Act and healthcare reform. And that's a minefield. That's something that if you're coming at that from the point of view of education, you want to educate people about these things, but you don't want to get in their face with any kind of politics. Because that's going to turn them off.

So we went out and we did some focus groups. And what we heard-- and I think that some of these lessons apply to a lot of what we're talking about and hearing about today in terms of identity theft.

The first one is sort of a no-brainer, which is to make the message personally relevant. So if you're talking about the Affordable Care Act, how do you make that personally relevant? You say something about keeping your kids, up to age 26, on your policy. Hallelujah. Anybody who has kids that have just graduated from college and they say that's part of the Affordable Care Act, they go, I'm in. Make the message personally relevant.

But if you don't have kids 26 years of age or younger, you could care less about that. So maybe the message has to be different. The message has to be personally relevant for the individual that you're trying to reach.

One of the other favorite things-- and I do this all the time, so I apologize. But one of the favorite things I heard in focus groups was, don't use \$10 words. We all use \$10 words. I heard a lot of \$10 words today when we're talking about complex issues like identity theft. How you talk about issues like that without using \$10 words?

Well, if you're going to get people to act, you have to think about maybe \$5 words. Maybe 5. Just a little bit. Not so you're insulting people. But you're conveying information in a way, with a

language, plain language-- there's a lot out there about plain language standards today, which are incredibly helpful to get your message out.

Communicate the benefits directly. So what's the benefit here to identity theft? I sat and I thought, this isn't going to have anything to do with me when I came at 1:30.

But then I realized, you're talking about-- I think it was Neil Walters was saying, put a credit freeze. I have an aunt who has mild cognitive impairment. And I'm thinking, what am I going to do? Because people call her on the phone and she buys stuff. She doesn't have money, but she buys stuff.

And you say, send it back. You're all nodding your heads. So how do we communicate these benefits directly? Communicate benefits directly so it talks to the person when they need the information.

If you had told me this information about a credit freeze two years ago, it would go right over my head. Timing is everything.

And I love this one about use age-appropriate images. Age-appropriate images, we found in focus groups-- Elinor talked about how people always think they're 10 years younger than they are.

It's always fascinating because we showed people some ads. And the men loved them. And the women, not so much. And you can probably guess why. The man looked like he was midlife and the woman looked like you couldn't really tell. Could be daughter.

TERESA A. KEENAN: No, honestly. Honestly, could be. So the issue was, well, who are you trying to reach here with these messages about the Affordable Care Act? You need to have age-appropriate messages. You completely turned off all the women that saw it because they're like, really? He thinks he's all that?

TERESA A. KEENAN: Seriously. We So you have to have images that are age-appropriate. And also income-appropriate, because a lot of these things we're talking about, whether it's talking about health or whether it's talking about identity theft, you have somebody standing next to their second home.

I don't know how many people in here have a second home. I'm not going to ask. But the large majority of people in the United States over 50-- my audience-- don't have second homes. So if you show a picture with this guy with his daughter with the second home, that's completely turning them off and they're not going to be paying any attention to what--

ERIN VAN DER BELLEN: His second wife.

TERESA A. KEENAN: It could be. Could be.

TERESA A. KEENAN: And I think that's why that didn't resonate so well with folks. And then the last one, and you alluded to it, is to make the relationships clear. So don't make people guess. Is this a daughter? Is this a second life? Is this a work associate? Make the relationships clear.

So if you're going out and you're talking about the Affordable Care Act and you want to talk to people about keeping their children on their health plan, make sure the child looks like they're under 26 and the parent looks as if they could have somebody who's younger than 26.

Or if you have somebody who's talking about caregiving, make sure that the oldest adult looks somewhat older than the younger adult. So it's this age-appropriateness and the income-appropriateness.

And I think even though these messages, or these insights, came from health, I think they apply really directly to what you're talking about today in terms of identity theft and some of these critical issues.

JENNIFER LEACH: Absolutely. When we think about messaging, I think we've got a lot of tasks now for our campaign. We've got Terry's list of things. We can make people feel like a victim. We have to make it personally relevant. And there are a lot of things we need to do.

But I want to ask Aaron a bit about how we need to segment the message. Because if we've got diverse communities that we're also trying to reach we're often coming up-- AARP has to do this, the Federal Trade Commission has to do this-- we come up with big general messages because our audience is consumers. So then we try to version it as much as we can and we try to deliver it in certain ways that get to certain audiences.

But Aaron, I'm wondering if you can talk a little bit about how would approach education differently in diverse settings?

AARON TAX: Sure. And I think what I'd like to do is start with two short stories, which I think kind of flesh out some of the issues I was talking about a little bit earlier. The first story is someone who's about 70 years old. He lives in New York. He's a gay male. Single man. He suffers from depression and generally stays near his home, where he lives in New York. And goes to the local diner quite often.

And at this diner, he got to know one of the managers there. And long story short, this manager came up with some cockamamie scheme where he asked to use this person's credit card to help buy stuff and help return stuff to supposedly establish some sort of credit. And basically took advantage of their relationship as a trusted person that this person had gotten to know.

And basically, long story short, about a month later this individual gets word from several credit card companies that he or someone in his name has charged more than \$15,000 that he now owes. And luckily, I guess like some of these people, the person who did this was kind of stupid and opened everything with his own address and had things mailed to his own address, so they could put two and two together and figure out who did this.

And last I heard, this person has been arraigned and he did this to several other people. So we hope he'll go to prison or at least face a penalty there.

But I feel like that at least gives a story or fleshes out a little bit the idea of social isolation and what that means. And here's someone who really felt like he could rely on someone who was simply a manager at a local diner, of all people.

The second quick story is of someone who also lived alone, which is not unusual in our demographic. And he lived on the second floor of a walkup in New York City. And he couldn't even get down the stairs on his own. He didn't have any means of doing that. So he'd actually slide down the stairs and would have to call the fire department in order to get back up the stairs.

He was too afraid to leave his house and to move into some sort of long-term care setting, because he wasn't sure how he'd be received and if he'd be welcomed in that environment.

And as a result, and you can see this is going down a bad road here, he would give out his ATM card and PIN number and credit cards and cash to people to help him buy things to just keep on living.

And as a result, of course, shockingly, people took advantage of him. So ultimately we were able to get in touch with him and put him in touch with a more professional caregiving network that was able to help him out. We hooked him up with our friendly visitor program, so he has someone who visits him on a weekly basis. And know he's in better shape.

But again, his is a story of someone who was very socially isolated, was afraid to engage in the aging network because he was fearful of how he'd be received. And I think what these stories point to is the need for people like these folks to be targeted in a really trusted way, in a way that they know won't take advantage of them.

So you talked a little bit about influencers and the end recipients. And who would be the people that folks like this would trust? So it might not just be your regular old senior center. Because you can imagine in the story of the second individual, that's not a situation or a place that he would trust. He wasn't sure if he'd be received well there.

So you might reach out to a group like SAGE because all we do is LGBT aging work. And of course there's many other organizations around the country that work in this field who individuals like this might trust.

In addition to that, you can think of the means of communicating to these people. So maybe there's some sort of tagline involved in your messaging, just kind of the same sort of tagline you might see on housing advertisements where they talk about being an equal opportunity sort of housing provider. Maybe there's signals like that that could be attached to the language that you use to communicate to individuals.

Another example of the importance of how you do outreach to people like this. Imagine you have a hotline. I don't even know if the FTC has a hotline on this.

JENNIFER LEACH: Well, complaint line.

AARON TAX: A complain line.

JENNIFER LEACH: Yeah.

AARON TAX: And imagine on this complaint line-- and I don't want to pick on FTC. But just imagine they asked, are you married? Or just kind of questions that people might take for granted. And simple questions like that really send a strong message to this population. Maybe this is someone who's been the victim of identity theft, is not married for a whole multitude of reasons. Maybe they can't get married where they live or they don't have a partner.

And even a simple question like that might scare them off and think, well, I can't really be honest about my whole story because here they're asking me right from the start if I'm married and I don't even want to go there.

And maybe my whole story's been wrapped up in whether or not I'm lesbian, gay, bisexual, or transgender. So even little, little things like that can make a big difference in the message you're sending.

In addition to these sorts of things, Jennifer had mentioned that we're part of what's called the Diverse Elders Coalition, which is a coalition of diverse aging organizations. So I reached out to some of my colleagues there to find out what kind of messages and messaging work best for their populations.

So first I'll start with SEARAC, which is the Southeast Asian Resource Action Committee. And they help out Asian and Pacific Islanders. And, kind of sadly and very interesting, they talked about people who are really preying on their community, and that's what they term community scammers.

And these are people who might share the same language skills, people who might pose as helpers. And some of these issues came up this morning when talking about tax preparation and those sorts of things. And what they'll do is they'll say things like, well, I'll help you do your taxes. Or I'll help you prepare-- or work with your citizenship papers.

And they do that, maybe to some degree. And then they steal all their information and steal their identity. So really, it's not a great working relationship, I would say.

And those sorts of issues happen all the time. So my colleague over there said it's really not about so much mail or internet schemes. It's really these people in their community who prey upon them. But interestingly enough, she also said those are really the people who can help, are those types of skill sets are the types of things that people in their community really would rely on in reaching out to them.

So you do want to rely on people who do share the same language and do share that sense of community. And those are the people who they're going to rely upon the most. So my colleague

over there talked about the need to rely on community-based organizations as either brokers or critical partners in your outreach to this community.

In addition to that, I talked to someone at the National Hispanic Counsel on Aging. And, not surprisingly, he talked about the need of reaching out in languages that are familiar to this population, mostly Spanish, on radio or TV where available. And the importance of teaching about scams themselves. So recognizing what identity theft is and providing good examples or stories of what that means.

And one successful model that he pointed to is what they call the health promoter model. And it's something they use with respect to Medicare and anti-fraud efforts too, where a community volunteer sits down and has a one-on-one meeting with the elder in their community. And this is seen as a really trustworthy way of getting information across.

So it's not really the mass marketing approach, but it's really that one-on-one meeting that really helps get those messages across. And they can, in turn, tell their friends and family about these messages.

Lastly, he suggested going to a trusted organization. That's much like we heard with SEARAC and much like re-emphasizing the LGBT role. You go to trusted organizations and partners who can then help you get your message across.

ELINOR GINZLER: I have a reaction to your two stories, which were striking. But here's what I heard out of them. In each case-- I'll go with the second guy first, who was getting out his ATM card and giving people his PIN number. And here's my take away.

What this person wanted more than anything else was to stay independent and in charge of his life. And what he sort of lost sight of-- forest through the trees, whatever that one is-- that in his actions that he thought were helping him stay more independent and in charge of his life, he was actually becoming a victim.

But there's an enormous powerful message there. And the first guy, who, in his own way, is befriended by the scam guy who runs the diner, he wants to feel like he has something to contribute. So he's asked by this guy, you can help me out. We want to help out. We want to continue to feel like we are in the position of control over our own lives and able to be seen as competent and coping and producing.

So I think we can use the tragedy of your two stories as takeaways for how we might successfully reach this audience. Not with, necessarily, a message of watch out, watch out. You're going to get scammed. It's going to be horrible. You're old. You're going to be targeted.

But more about, we know you're in charge of your life. And don't you want to stay that way forever?

JENNIFER LEACH: Mmhmm. It's really the positive, looking at the positive message.

ELINOR GINZLER: Mmhmm.

JENNIFER LEACH: I think when Elinor and I were first talking about this, we we're talking about having education on Alzheimer's. And Elinor said, you don't have a class that's called Alzheimer's Awareness. You have a class that's called Staying Sharp. Because, really, who doesn't want to do that?

ELINOR GINZLER: Yeah. It speaks to the, if you build it, they will come. Calling our program, 25 years ago, Elder Abuse Awareness and Prevention and Treatment, not a good idea. So I can learn. So now we do our programs on early stage dementia and we call them Staying Sharp Clubs.

JENNIFER LEACH: One of the things that resonated with me from what Aaron was saying too is the trusted source thing because if already you're a little dubious about who you can really trust to get these messages-- and you might or might not trust the government-- coming through someone you do trust will make a big difference in how you're willing to hear it.

And so I want to ask Erin about how the media can help be that trusted source because a lot of us, we feel like we know the reporters. And Erin used to work with Liz Crenshaw. And I completely embarrassed myself once when they came in and interviewed me because I thought I knew Liz. And acted like I knew Liz. And she was like, OK, crazy lady.

JENNIFER LEACH: I really thought I knew her because I see here on TV.

JENNIFER LEACH: But it's such a good trusted source. And I think many of us in this room have probably been in meetings where we've heard people say, in terms of education, just make a PSA. Do a Smokey the Bear thing. People get it.

I think there's probably more to it than that. And so-- I don't know. If you could just talk a little bit about using the media.

ERIN VAN DER BELLEN: Case in point, name another PSA besides Smokey Bear?

JENNIFER LEACH: Click it or Ticket. That's the other one.

ERIN VAN DER BELLEN: Oh, OK.

JENNIFER LEACH: Otherwise I got nothing.

JENNIFER LEACH: Give a hoot. Thank you.

ERIN VAN DER BELLEN: Click it or Ticket. Very funny. As far people reaching us or us reaching out? Both?

JENNIFER LEACH: Well, I think start with how the media can be used, how people can use the media or how you can be used as educators.

ERIN VAN DER BELLEN: Pitch good stories.

JENNIFER LEACH: Yeah.

ERIN VAN DER BELLEN: We get calls by agencies all the time pitching stories. And it goes back to, well, that sounds like an ad on television. I need a reason. Why is this news?

Our consumer reporter at Channel 9 just did a great story on identity theft coming through the IRS and tax returns. Were they stealing it at the post office? Was it the H&R Block people? Sorry, IRS, but they really have a problem.

And so they did this compelling story. And at the same time, my husband said, that just happened to my co-worker. Really? That's amazing.

So I pitched him as one of the victim. He's well-spoken. He's articulate. He's older than I am.

TERESA A. KEENAN: He's a midlife and older adult. OK.

TERESA A. KEENAN: I'm sticking with it.

ERIN VAN DER BELLEN: In his 50s. So he's older. And they already had two really compelling consumers interviews. One, these people had lost their children and the dead child's identity had been stolen and filed a tax return.

So the story was produced and said and done. Well, Denny emails me. He said, guess what? I just got a letter from the IRS saying my refund has been processed. And he's like, I haven't even filed yet. And I'm like ding, ding, ding. New wrinkle.

So it can be a classic door-to-door scam. Or it can be the guy trying to rip Grammy off for whatever reason. There's always a new wrinkle or a new twist. Maybe it's happening in one community and not happening in another. Or maybe it's happening because they all answered this one ad.

So that's one way. And I did want to touch on what Aaron said about community outreach. We have a community association where I live. And we've got the traffic committee. And we've got the book club. And we've got the tree club, believe it or not.

And now they just start an aging in place kind of venue for our neighborhood association. Which I was like, wow, that's a really good idea. Because my elderly aunt just died in February. And all she wanted to do was stay in her home, stay independent.

And I think if you could reach out to the community associations and neighborhood associations and you could get your message to older people in the community through them, kind of like a trusted source instead of some stranger from whatever organization knocking on their door.

JENNIFER LEACH: Now while we're talking about media, Elinor, do you want to do the NPR thing?

ELINOR GINZLER: Yeah. So I walked in the door at-- I have to apologize, I haven't been here all day. So, what? 2:35 maybe. And I leaned over to Jennifer and I said, so I guess they've already mentioned 37 times about the NPR specials, right? The series?

And Jennifer goes, no. I don't think I've heard it once. And I just think that that's quite a metaphor. So how many people have heard any of the NPR stories on elder abuse in the last few days?

OK. WAMU, NPR, OK. To me, it's just all the same thing, which is probably a problem. But AMU. On WAMU. Raise your hand. Thank you.

And they're wonderful. And they're powerful. And they're getting out to a huge population. And in-depth stuff. And yet it's not necessarily breaking through the noise in such that even when you'd think would be the noise we'd be paying attention to, here we are. We're talking about things about vulnerable adults who can be taken advantage of financially. And it didn't even rise to the level of an offhanded remark.

So I think we really do have a challenge facing us to try to cut through the clutter and get a word out.

TERESA A. KEENAN: And I actually have a question for Erin based on that. Because I heard something recently at AARP that-- we're always trying to measure, are we successful with our websites? Or is it our pamphlets? And somebody said, it's everything because we're in an environment where there's so much going on now.

And I'm struck by what Elinor is saying. Because if you don't listen to NPR-- we do. But if you don't listen to NPR, are you going to hear that story? And so my question to Erin is, would WUSA look favorably upon talking about something that already had been covered in not just your news organization but other news organizations? Or does it have to be, it was invented here, it's our story.

ERIN VAN DER BELLEN: No. In fact, it's quite the opposite. If there's a really good story, we will put it on our web page and link straight to your page.

ELINOR GINZLER: Yeah. That's great.

ERIN VAN DER BELLEN: Or we'll retweet. I heard this great article on NPR. So the electronic media has changed dramatically, because even a couple years ago it's like, it's our web page and we can only have our news articles and don't you dare link away.

I dare you to find one web page that's strictly their own content. It's all content-driven and it doesn't matter if it's TMZ or NPR. Our corporate is pushing tweet, tweet, tweet. Facebook, Facebook, Facebook. Because-- Huffington Post. It's-- no. I'll retweet it later today.

TERESA A. KEENAN: Well, no. That's good. I think it's good because that's that whole idea of you have to hear something more than once for--

ERIN VAN DER BELLEN: Right.

ELINOR GINZLER: Seven times, I believe.

TERESA A. KEENAN: Is it? See, I knew she'd know.

ERIN VAN DER BELLEN: Someone will say, did you hear that? Or did you see that? And I say, no, I didn't see, I didn't hear it this morning. But so and so tweeted it and I read it or then I listened to it.

And it's exclusive content. We are pushing exclusive content just for our web. Something you would not see on TV but you will only see on Channel 9's website. Or exclusive slideshows in addition to exclusive video.

So, no. It's all this way.

JENNIFER LEACH: So let's, if we could for a couple of minutes, think about what kinds of messages work with what kinds of audiences. Because we've talked about a bunch of different kinds of audiences from people who are very vulnerable, which we talked a lot about in the last panel, which might not be a message for them. So it might be a message for somebody else in their lives.

But we've seen a number of campaigns on different kinds of fraud topics where it seems to want to just scare somebody to death. That seems to be the MO. And I'm just wondering if you guys, in your opinions, is that ever appropriate for any audience on really any kind of topic?

Andy, go for it.

ANDREW TUCK: Well, yeah. One--I guess it depends, of course, in many communications programs, you have multiple audiences. So just using some of the ideas we talked about thus far, it might be very, very motivating for the adult children of some of the midlife and older folks that we're talking about to be the heroes, be the protectors, and be the worriers, and be a message carrier.

But we've certainly been learning-- and Elinor's been very strong on this and very clear on this-- nobody wants to be portrayed or to think of themselves as a victim. Well, the only asterisk I'd put on that is people often will think of themselves as a victim after the fact, unfortunately. That's when, all of a sudden, they want attention to those of us who are victimized.

But if we're talking about prevention, saying you may be victimized so be on guard rarely is an effective message because most people go, no I won't. This isn't for me.

So, in fact-- and one of the NPR shows I thought did this very, very nicely-- you show someone, not an extraordinary person, but a regular person who has the right instincts. Who prevents the victimization. Who does hang up when the inappropriate question is asked.

Or in other cases, and this often is a good story, you show heroes. You show heroes who help somebody else. Now, of course, what I'm thinking about in this case, and we get some indication back from some of the constituencies that we're talking about, that they wouldn't mind seeing themselves portrayed as heroes, helping other seniors like themselves.

And that's, we know in a lot of communities, residential communities, that having groups, having clubs, that are the peacekeepers, that are the posses, that are the people who look around for problems and solve problems, that's very motivating. And why? Because everything we've been talking about thus far, people want to perceive themselves as being in control.

So strategically, I guess what I'm suggesting is you look for the overlap between your message and your target's aspirational self. You have a message. You want to prevent a certain kind of crime among a certain population. Well, talk about that population. Indicate. Show that population stopping the crime themselves, solving the crime, anticipating the crime, preventing the crime.

That gets the message out. It may not be exactly what you want to have happen in every case. But at least it gets them to pay attention. At least it overcomes some of the barriers. Or at least that's a good hypothesis that we could try to test.

JENNIFER LEACH: Elinor, what do you think? In your experience? Does that--

ELINOR GINZLER: Yeah. I think the notion of peer-to-peer and, again, peer is not just somebody who is the same age but more in the same stage, can be an exceptionally powerful model. I am critically aware, however, and you'll tell me how off this might be, that at the national level for the FTC to mount a campaign, if you've listened, the examples we've given that are going to be what we think are the most productive and reap the best outcomes, it's the high touch. Low numbers. Maybe a little bit more difficult to get to those big metrics that you might have to say.

So I think there might be a need in all of this to set some reality pieces in your head and your funders' heads and the people who are going to assess if a campaign keeps on going. What is it reasonable to accomplish in what period of time that's going to be lasting? And don't set yourself up for failure. Because if, at the end of six months, you haven't moved the needle in a statistically significant way-- I used to love it when Terry Keenan would come down and go, if you look at these numbers, it's within the margin of error. We really didn't make any changes. It's been a full six months. Nationally we haven't done it yet.

TERESA A. KEENAN: I did say that.

ELINOR GINZLER: Yes, she did. She did. And maybe that's why I'm working at the local level again. I don't know.

ELINOR GINZLER: But I do think it's an important takeaway message for everybody. Because that's what's going to make a difference, I think.

JENNIFER LEACH: Yeah. I think that's right. And that sort of segues nicely into the question which I'm going to throw at Terry is, how do we measure success? In general, with these kind of programs. How do we know what's been successful?

TERESA A. KEENAN: I love this question. I love this question because it really depends on where you are. So where I sit at AARP, it had, for years, been about behavior change. As some people in the room know.

And what we realized about behavior change is that's awfully darn hard. And not only is it hard, it's hard to affect over six months, like Elinor was saying. It's hard to maintain that over a period of time.

And unless you have really, really deep pockets-- which even AARP didn't have these deep pockets-- if you really don't have deep pockets, it's very difficult to start talking about behavior change.

And one of the things I remember, we had a call in preparation for the panel. And Elinor was talking about prevention. And I go a lot to the CDC where they're talking about prevention.

Well, how do you measure that you've prevented a heart attack? Or how do you measure that you've prevented somebody stealing someone else's identity? Those things are incredibly difficult. But if you're in an environment where you're being held accountable for those sorts of things, you've got problems.

So some of it is about educating the decision makers where you work about what's possible. So maybe awareness is all that's possible. Maybe raising awareness-- like I told you, this whole thing about a credit-- what was it? A credit freeze? I love this. I should have heard about this a long time ago. But I didn't.

So maybe your measure is raising the level of awareness about that. And what's involved in that. Why that's important to people in assisted living facilities and other places. And you move the dial on awareness. And that may be sufficient. Because all of what we're talking about-- and frankly it's very easy for us to sit up here and talk about this, because where the rubber hits the road is showing that you've affected some sort of change. That's the problem.

So is it increasing awareness? Is it increasing knowledge? Is it increasing familiarity? I'm going to guess Andy's gonna jump in here at some point. Because there are all these sorts of--

ANDREW TUCK: I'll just add one word.

TERESA A. KEENAN: Yeah.

ANDREW TUCK: It's retention.

TERESA A. KEENAN: OK. Retention. Right? It's very, very difficult.

So I guess I would say, whatever organization you're working for, be very clear about what they're holding you accountable for. And I'm always the person that has to go in the room and say, get serious. We're not going to move the dial on this unless you've got \$40 million. And I don't think you do.

So let's talk about what we've got. And like what we've already talked about earlier, if you can focus in on a particular area. Because what Aaron was talking about, it seems like a lot of this is creating a sense of community. We're helping people remain independent like Elinor was talking about.

Those are difficult things to measure. But they may be the more meaningful things that we're trying to do with all these efforts rather than increasing awareness or increasing knowledge. It's creating a sense of community, helping people feel that they can live independently as the age, or whatever it is.

It's a little more loosey goosey than researchers might like. But it might be the best.

JENNIFER LEACH: And just from-- Elinor's right. We don't have lots of money to go out and be the community workers who are doing these kinds of things. But maybe-- there were a lot of hands that went up when I asked who worked for federal agencies. Maybe we can think about how we can provide resources or arm people to do these things when CBOs and legal services and people don't even have the money anymore to buy the toner to print the stuff in their office.

But if we can give them the stuff that they can use, then maybe that's a way to do it. And we build communities of the CBOs and the people who are trusted in the community, where we're not. Aaron, go.

AARON TAX: I'll put in a plug for the federally-funded National Resource Center on LGBT Aging, which works with the aging network and LGBT older adults and LGBT organizations. But for this audience, I think the most important thing, it works with the aging network. And really any organization targeting LGBT older adults to make sure they're messaging and how they approach these issues is culturally competent.

And it does free trainings all across the country. So if you work for an agency or an organization or whatnot that wants training on how to approach these issues, the National Resource Center is there for you to check out.

And they have a fantastic website with loads of resources on these sorts of topics and how to talk about LGBT issues, how to approach questioning people about those issues, and how they identify. It's at lgbtagingcenter.org. You can also reach it through the SAGE website. And we appreciate the Administration on Aging funding it. So make sure you get that information.

JENNIFER LEACH: Great. So let's go ahead and throw this open to the room. There's a lot of expensive brain power on this panel that none of us have the budget to afford to have as our

consultants. So if you've got questions, if you've got things that you want to specifically ask them about what you're doing, about identity theft, about reaching specific populations, we can have at it. Right here in the middle.

AUDIENCE: Hi.

JENNIFER LEACH: Wait for a microphone so the webcast people can hear you. Oh, there we go.

AUDIENCE: Hi. We're getting ready to do an event in our county about ID theft, generally. And as I'm listening to all of you, we've been calling it a public forum. I almost now want to call it a training and say, come to our ID theft training. Because that may, again, pull in people who want to help other people and at the same time learn for themselves.

And what are your-- I see some nods. Which makes me think that maybe that's a good idea.

JENNIFER LEACH: Who's your audience?

AUDIENCE: Everybody.

JENNIFER LEACH: Everybody.

AUDIENCE: We are having people who are going to talk specifically about ID theft targeting children, targeting seniors. We're having the police come. But this is hooking in my mind today, that appealing to the hero or the teacher.

ANDREW TUCK: I think that sounds great. We were doing interviews with some people who do technology education for people who aren't children. And that, of course, is something that brings up a lot of barriers and anxiety for people.

And one person we were talking to said this program was a total bust because everybody would come in here and basically just get some younger person to help them with whatever their computer problem was. And then they'd come back again.

Until they started certifying people as teachers, which is exactly what you're talking about it.

AUDIENCE: Yeah.

ANDREW TUCK: All of a sudden, everyone, in fact, were vying to be the certified person in their circle or the certified spouse in their couple, or whatever the case might be. That they were the acknowledged expert who knew how to basically power down and then reboot the machine.

ANDREW TUCK: To solve whatever problem had happened. And he said that was a major change.

JENNIFER LEACH: That's great.

ANDREW TUCK: When they went from basically teaching to certifying, to training people who can teach other people. It goes back to the peer-to-peer instruction that Elinor was mentioning. So that sounds like a great thing to try.

JENNIFER LEACH: And it gets you around, a little bit too, the you might be a victim thing. Because it's, you're training. Find out to help somebody else.

Other questions? Over that way, please. Thank you.

AUDIENCE: Hi. I was just wondering if any of you could speak a little bit more to how to reach some of the underrepresented populations, mainly Latino, African-American. Are there any differences in attitudes or approaches to them as well?

AARON TAX: You're nodding here.

ELINOR GINZLER: Researchers.

TERESA A. KEENAN: This has been sort of a revelation to me at AARP. Because we, for years, would do things in English. We do everything in English, of course. We do everything in English. And then somebody would say, well, we need to have this in Spanish.

So maybe you suppose you could get your husband to do this on the weekend. Seriously. Because nobody thought ahead to put money in the budget so it could be in Spanish. Either created in Spanish or translated or whatever.

But what I mentioned earlier about the Tide commercial and what we're learning from some businesses is, McDonald's starts in Spanish and Portuguese. Why is that? Because if you start in Spanish and Portuguese and you have something that is resonant within that population, it is in large measure going to resonate with English speakers.

So this was sort of an aha, which is-- so I'm pushing the rock uphill on this at AARP, which is maybe we should start talking about the things we're trying to talk about in Spanish. Start in Spanish. Because Spanish, in some ways, is more difficult. It takes more pages. It's a more complex language.

So perhaps start there. So that's one of the things that we've learned recently. And I'm chagrined to say, we're just learning it. I wish we had learned it a few years ago. Because I think it's incredibly important.

JENNIFER LEACH: Anyone else want to address that?

AARON TAX: I guess I would just add that many, many of my clients over the last few years are starting to realize that those better not be underrepresented populations in terms of communications. They're front and center and need to be spoken to. So, very often, we are asked to do projects that really focus on lots of different demographics, whether it's ethnically-defined or its age-defined, or it's household income-defined.

These are essentially variables that you need to understand. Because, again, it's a very complex, segmented audience out there. For some people, their ethnic or racial background may not be their defining characteristic in their self identity. It often is in this country, of course. But it isn't necessarily the one.

It can be household income. That's often the most important identifier for certain kinds of messages.

But I guess to go back to where we started this whole thing, I rarely find that age is the key identifier for communicating to an audience. They have other things that they are most intensely focused on in terms of who they are. Ethnicity is often one of them. And population numbers are making that obvious for folks.

JENNIFER LEACH: Other questions? Yes?

AUDIENCE: Not really a question, but just an add on to the previous question. It goes beyond photographs. Because the first thing that people do is they'll put a black person in a photograph. And they think that that's culturally sensitive.

ELINOR GINZLER: And they're done. Yes. They're done.

AUDIENCE: And it's not. Because we can see through the point that you're putting a black person on there because you want me to think that it's culturally sensitive. But then, you go past that visual. And it's not.

So the cultural sensitivity-- and I'm thinking about the gentleman for the LGBT community-- that cultural sensitivity really goes beyond just the visual. And it goes just beyond for the Hispanic population, the language. Just it being in Spanish.

We used to run a program and we were trying to do-- I ran an investing for success program. And our big issue was we used business Spanish. And when we were out there doing things, people we're saying, well, but they don't speak business Spanish. There's 24 dialects and goes on.

So, really, when you're doing that, just to remember that it does go beyond the visual, that the cultural sensitivity extends. And oftentimes in the African-American community you had several levels of self identity. Because my mother's 93 years old. And I've been trying to get her-- the isolation is the issue that speaks to me. And I've been trying to get her to go to the senior center.

Her parents were immigrants. She's never let the state of Rhode Island. So she doesn't have a lot of the what would be traditional would be seen as the baggage. She's not from the South or whatever.

But when I talk to her about that senior center, she always says to me, well, they're all white people there. Without having a lot of the-- because I grew up in Rhode Island. There was-- you didn't have the segregation. Not the overt segregation.

So understand that speaking to that audience and speaking to these audiences has many levels. And it just really does go beyond-- I know the visual is important for TV. But it does go beyond the visual.

TERESA A. KEENAN: And I actually have two comments on that. One is that it really depends on if you're going to do something in print, like you're saying. Because many people do understand business Spanish. They don't speak business Spanish.

So if you're going to do something-- a television commercial-- you better use something that's more colloquial. But just an example from some of the research that we did on the Affordable Care Act. I probably shouldn't be saying this, but I am.

We had three different versions. So we had the white, non-Hispanic, the black, non-Hispanic, and Hispanic. And again, somebody thought this was really great. We'll go out and we'll have a focus group of white non-Hispanics and a focus group of black non-Hispanics and a focus group of Hispanics.

Well, the people in the group are not stupid. So they sort of knew. You see one ad with an age-appropriate, income-appropriate person with, what did I say, write the-- you can understand the relationship. But the person was white.

The people in the white, non-Hispanic group said, well, is AARP going to go out with these ads? Because there's no diversity. OK.

Then we went and we did focus groups with black, non-Hispanics. And they were angry. But they asked the same question. And they said, we want to see your white ads. So we showed them. And they said, well, this one we don't like.

But the reasons they didn't like them didn't have to do with the color of the face. They had to do with the text.

When we did the Hispanics, we had the same reaction. And what ended up happening was the visual that ended up being most appealing-- because we scrapped this whole white non-Hispanic, black non-Hispanic, Hispanic, and just show everybody everything. The image of that resonated most was you can't really tell. Like, this person could be Italian, Arab, black, Latino, Asian. They couldn't really tell.

That's the one that people liked. And what they said to us was, the United States is really becoming much more diverse. And if you're going to come all this way to have us test messages and look at images, have images that we can relate to. So I think that's really the key takeaway.

And have it in a language that people understand.

JENNIFER LEACH: Any other questions? Yes?

AUDIENCE: I wanted to go back to reaching out to CBOs as a way to reach, especially these harder to reach audiences, but really anyone. And the folks that work at those CBOs are not immune to the same noise that everybody else experiences. And in the work we do, I've found that there are lots of people that work at the CBOs that don't know who the Federal Trade Commission is.

And so I'm just wondering if anyone could speak to strategies for making the message stand out, even at that level. At the influencer level.

JENNIFER LEACH: Elinor?

ELINOR GINZLER: That's interesting. So, as a CBO, I'd say-- somebody used the word relevance earlier today. And that's a loaded word. And talk about the presidency. But I really am talking about it.

My organization's slogan is, "Helping all seniors thrive." So know the group that you're talking to. Try to understand their culture. And your pitch needs to be matched.

It could be the same campaign. You're going to pitch it differently to me than you are to the, let's see-- I can't even. It's late in the day. I'm a morning person.

But you're going to pitch it differently to me. You need to know who my organization is, the kinds of programs that we've done in the past, the kinds of sort of ideals we hold ourselves up to. And make sure that the way you explain why we should join on to the identity theft program and be a partner. And we're very, very easily swayed in that respect.

In the same way that people want to feel like they're competent and in charge of their lives, we always want to feel like we're going to make a difference in other people's lives. That's what we're all about. So that's my organization. That's going to be how you're going to pitch it to me.

Somebody else, it might be a different message. That's all I can say.

AARON TAX: To me it goes to challenging your assumptions. You may approach an older adult and say, well, you can have your kids help you with such and such. And then if you challenge your assumptions, you might realize, even beyond LGBT folks, not everyone has kids to help them.

ELINOR GINZLER: Or wants their kids to help them.

AARON TAX: Right. That too. I think a lot of it is just challenging assumptions that we all have.

JENNIFER LEACH: And with that, I think our time is up. If you will join me in thanking the panel.

JENNIFER LEACH: Erin will be around for a few more minutes if you have victims or stories you want to pitch to her.

ERIN VAN DER BELLEN: Thank you.

SPEAKER 3: We'll just take this opportunity to roll right into the concluding remarks. It's my honor and pleasure to introduce Chuck Harwood, the Bureau of Consumer Protection Director, and our boss here. Stay right there, please.

TERESA A. KEENAN: Oh, OK.

SPEAKER 3: Thanks.

CHUCK HARWOOD: Hi. I'm Chuck Harwood. I'm the Director of the Bureau of Consumer Protection. I wanted to thank Jennifer and Elinor, Teresa, Andrew, and Erin here in person for staying up here, and secondly for a great last hour. A great way to end the day.

So I want to thank also everyone else who participated today in this very important discussion on senior identity theft. And I thought I'd spend a couple of minutes talking about next steps.

So for those of my colleagues who actually work for the FTC and work for me, think of this is a directive.

CHUCK HARWOOD: If you don't work for the FTC, I guess I'm gonna call it an act. If you'd like to think of it as a directive, I'd love that, but it's really an act.

So here's what I want us at the FTC to do. And I hope those of you who are not in FTC will think about joining us in this effort. I want us to map out a strategy for assisting senior identity theft victims going forward.

Think about how we can do that. And hopefully, I see basically four main action items as a starting point for this effort. Maybe there are others. Maybe you can expand on them. But here are the four major things I thought just by listening and talking to folks like Mark over there.

First of all, we need to think about our advocacy efforts. This has been talked about a number of times just in the last 20 minutes or so. There are a lot of great advocates here in this room who think about advocacy and think about how we can talk about this problem. There are senior advocates and legal services lawyers and others who are already doing this.

Let's keep the advocacy up. But let's also think about, are there ways we could do it better? Are there audience we're not reaching effectively with this advocacy effort? So the first step, the first sort of point in my map or plan is think about our advocacy efforts. Think about who we're including and how we're reaching out to those folks.

Second point. Data security. Clearly you can't say enough about the importance of data security. We need to keep talking about data security.

At the FTC we spent a lot of time doing this. A lot of our talk so far, a lot of our direction so far, has been to businesses. But clearly there are a lot of other kinds of folks, there are a lot of other kinds of entities, that need to hear our data security message.

In healthcare sector. And, frankly, among consumers, caregivers, and others. They need to be hearing that data security message over and over again.

Collect only what you need. Keep it only as long as you need it. Dispose of it securely when it's time to get rid of it. There you go. That's the message. It just can't be said often enough.

And we should think about how in our plan or map to make that message more effective and reach out.

Third point in my plan. Education. So-- and this is primarily, I think, for seniors and their loved ones. But we really need to keep up the education efforts.

And I will tell you at the FTC, what I hope we can do is use some of the things that we heard about today to hone our guides, our training modules on senior identity theft.

We're trying to do that now. The stuff we do now is far, far better than what we did a couple years ago. And that was far, far better than what we did a couple years before that. The next time we're back together, I hope I can say we're even better than the last effort.

But education remains critical. I know it's not an exciting idea. It's not an exciting message. But let's face it. That's what we have to do. That's what we're-- it's a part of the foundation's whole effort. Let's think about how we can continue to develop education in the future.

And then fourth, and actually this is my favorite one in some ways. I think that we need to be a new solution incubator. We need to have a way to think about other ideas and how we can incubate them and stand on them.

Now, I've heard some great ideas today. There was some talking about delayed fiduciaries. IRS has done some interesting stuff with identity theft. Medical identity alliances. These are all interesting ideas.

But the problem is these solution won't work unless they are supported, unless they're given time to work. And frankly, unless we pool our resources to make them work better. It's not enough for one group. Certainly not enough for the FTC alone to say, we should do this.

We need to have more than just the FTC. We need to have more than just one entity do it. And we need to be able to give it time to work together and sort of develop.

So a key part of the plan has to be identify the solutions that we think will work and identify how we could give them enough time to succeed, how we can find enough resources to pool to help them succeed. So that's the fourth point I would make. Think about those solutions and how we can move forward.

So those are my four very broad points that, as I said, for you at the FTC. Let's go to it. The rest of you, I would love to have any help you can give us on those four points or others you think that I've left out. Because we really and truly need your help.

Only for my fourth point I made clear. We can't do it without a lot of partnerships and a lot of effort.

Let me just say, in conclusion I want to extend a robust and hearty thank you to the people who made this event possible. All the panelists. I've already talked about the last panel up here, the earlier panels today.

Second, thanks to the member of the Elder Justice Working Group for participating here today. By the way, we're counting on you as well to help us with these efforts. It's not just the FTC, but kind of our Elder Justice Working Group partners, and also our Elder Justice Coordinating Council partners that work with us.

And finally, let me thank the Commission staff who've worked so hard to plan to host today's forum. Megan Cox. Jennifer Leach right here. Lisa Shifferly is somewhere back there. Cheryl Thomas, I see Tom, Rob is back there as well. Thank you, all of you, for your effort in this area.

And then finally--finally-- if I somehow left out something you think we need to include in our going forward plan or if you heard of an idea you thought needed to be emphasized further, please forward them to us. We have a special mailbox-- email box-- for ideas. It's senioridtheft@ftc.gov. That's senioridtheft, all one word, at ftc.gov.

Let us hear from you about ideas that you think we should pursue. Once again, thank you for coming. Thank you for watching the webinar. And thank you for your contributions.